

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gary Funk  
Marcy Funk  
Debtors

Case No. 14-05080-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: Christoph  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db/jdb  
cr  
+Gary Funk, Marcy Funk, 2634 Susquehanna Trail, Watsontown, PA 17777-7943  
+Goldman Sachs Mortgage Company, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403  
4575033 +Alpine Direct Services, 9120 Double Diamond Pkwy STE 433, Reno, NV 89521-4842  
4575036 +Carl Jenkins DMD, 315 Main St, Watsontown, PA 17777-1618  
4575046 +GMC Group LLC, 717 Elliott Avenue, Cincinnati, OH 45215-5443  
4872715 GOLDMAN SACHS MORTGAGE COMPANY c/o Rushmore, P.O. Box 52708, Irvine, CA 92619-2708  
4872716 GOLDMAN SACHS MORTGAGE COMPANY c/o Rushmore, P.O. Box 52708, Irvine, CA 92619-2708,  
GOLDMAN SACHS MORTGAGE COMPANY c/o Rushm, P.O. Box 52708, Irvine, CA 92619-2708  
4575042 Geisinger Health System, Post Office Box 828560, Philadelphia, PA 19182-8560  
4575044 +Geisinger Medical Center, PO Box 988, Harrisburg, PA 17108-0988  
4575043 Geisinger Medical Center, PO Box 828518, Philadelphia, PA 19182-8518  
4575045 Global Group Holdings, Post Office Box 25902, Las Vegas, NV 89126  
4613584 Goldman Sachs Mortgage Company, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
4575047 +Harold Shepley and Associates, LLC, 485 Berlin Plank Road, Somerset, PA 15501-2415  
4575049 +Medical Park ENT, 80 Medical Park Dr, Lewisburg, PA 17837-6343  
4575051 +Ocwen Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
4566027 +Ocwen Loan Servicing I, 4828 Loop Central Dr, Houston, TX 77081-2193  
4566028 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
4575058 PP&L, 2 NORTH 9TH STREET, ALLENTOWN, PA 18101-1179  
4575052 +Pack Management Group, 2533 N Carson Street, Suite 4074, Carson City, NV 89706-0242  
4566030 +Penn Credit, 916 South 14th Street Po Box 988, Harrisburg, PA 17108-0988  
4566032 +Pinnacle Credit Servc, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
4566033 +Popular Mortgage Srvci, 121 Woodcrest Rd, Cherry Hill, NJ 08003-3620  
4566034 +Popularmtg, 301 Lippincott Drive Suite 100, Marlton, NJ 08053-4197  
4575059 +Quantum Imaging, 405 Saint Johns Church Road, Camp Hill, PA 17011-5739  
4575061 +Quest Diagnostics, P.O. Box 64892, Baltimore, MD 21264-4892  
4575062 +Robert Chianelli DMD, 411 Broad St, Montoursville, PA 17754-2315  
4566035 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square, Warrington, PA 18976-3403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4575034 +EDI: CINGMIDLAND.COM Nov 12 2019 23:48:00 AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
4612734 +EDI: CINGMIDLAND.COM Nov 12 2019 23:48:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921, 908-532-1957 kml426@att.com 07921-2693  
4566020 +EDI: AFNIRECOVERY.COM Nov 12 2019 23:48:00 Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
4591066 EDI: AIS.COM Nov 12 2019 23:48:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
4566021 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Nov 12 2019 18:49:49 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
4566022 +E-mail/Text: bankruptcy@cavps.com Nov 12 2019 18:49:40 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288  
4570240 +E-mail/Text: bankruptcy@cavps.com Nov 12 2019 18:49:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4566023 +EDI: WFNNB.COM Nov 12 2019 23:53:00 Comenity Bank/Roamans, Po Box 182789, Columbus, OH 43218-2789  
4566024 +EDI: WFNNB.COM Nov 12 2019 23:53:00 Comenity Bank/Womnwthn, 4590 E Broad St, Columbus, OH 43213-1301  
4575040 +E-mail/Text: DSHOWERS@EVANHOSPITAL.COM Nov 12 2019 18:49:49 Evangelical Community Hospital, One Hospital Drive, Lewisburg, PA 17837-9318  
4575041 EDI: RMSC.COM Nov 12 2019 23:53:00 GE Capital Retail Bank, POB 965033, Orlando, FL 32896-5033  
4566026 +E-mail/Text: mmrgbk@miramedrg.com Nov 12 2019 18:49:36 Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408  
4575060 EDI: Q3G.COM Nov 12 2019 23:48:00 Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788  
4571016 EDI: Q3G.COM Nov 12 2019 23:48:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
4566037 +EDI: RMSC.COM Nov 12 2019 23:53:00 Synch/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
4575066 +EDI: VERIZONCOMB.COM Nov 12 2019 23:48:00 Verizon, P.O. Box 3037, Bloomington, IL 61702-3037  
4575067 +EDI: VERIZONCOMB.COM Nov 12 2019 23:48:00 Verizon Wireless, P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 17

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4575032\* +Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
 4575035\* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
 4575037\* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288  
 4575038\* +Comenity Bank/Romans, Po Box 182789, Columbus, OH 43218-2789  
 4575039\* +Comenity Bank/Womnwithn, 4590 E Broad St, Columbus, OH 43213-1301  
 4575048\* +Keystone Credit Collec, 124 E Main St, Lock Haven, PA 17745-1323  
 4575050\* +Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408  
 4575053\* +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 4575054\* +Penn Credit, 916 South 14th Street Po Box 988, Harrisburg, PA 17108-0988  
 4575055\* +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 4575056\* +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 4575057\* +Popular Mortgage Srvci, 121 Woodcrest Rd, Cherry Hill, NJ 08003-3620  
 4575063\* +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square,  
 Warrington, PA 18976-3403  
 4575064\* +Stern and Eisenberg LLP, Attn: Richard F. Stern, Esquire,  
 The Pavilion 261 Old York Road, Sui, Jenkintown, PA 19046-3722  
 4575065\* +Synch/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
 4566025 ##+Keystone Credit Collec, 124 E Main St, Lock Haven, PA 17745-1323  
 4566029 ##+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 4566031 ##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 4566036 ##+Stern and Eisenberg LLP, Attn: Richard F. Stern, Esquire,  
 The Pavilion 261 Old York Road, Sui, Jenkintown, PA 19046-3722

TOTALS: 0, \* 15, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
 James Warmbrodt on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY bkgroup@kmlawgroup.com  
 Joshua I Goldman on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Leslie J Rase on behalf of Creditor Goldman Sachs Mortgage Company pakb@logs.com,  
 lerase@logs.com  
 Paul W McElrath, Jr. on behalf of Debtor 1 Gary Funk ecf@mcelrathlaw.com,  
 donotemail.ecfbackuponly@gmail.com  
 Paul W McElrath, Jr. on behalf of Debtor 2 Marcy Funk ecf@mcelrathlaw.com,  
 donotemail.ecfbackuponly@gmail.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1            **Gary Funk**  
First Name    Middle Name    Last Name  
Debtor 2            **Marcy Funk**  
(Spouse, if filing)    First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-0465**

EIN    --\_-----

Social Security number or ITIN    **xxx-xx-6134**

EIN    --\_-----

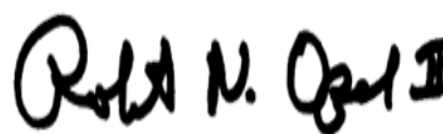
United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **4:14-bk-05080-RNO****Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Funk

Marcy Funk

By the  
court:Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: Christopher Gambini, Deputy Clerk

11/12/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**